

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**TROY LEE COCKERHAM JR and ALIDA
JANTINA COCKERHAM**

Case No. 10-81228

a/k/a ALIDA JANTINA MITCHELL, ALIDA
JANTINA VAN DER MEER

S.S. Nos.: xxx-xx-6513 and xxx-xx-2304

Mailing Address: 901 DELRAY ST, Durham, NC 27713-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 13, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: August 16, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/7/10

Lastname-SS#: Cockerham-6513

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Wells Fargo (Son Pays)	9	09 Kia Optima
Verizon	N/A	Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See ↑)
			**
			**
			**
			**
			**
	1	\$404	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	1		N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
SLM Financial	13	\$15,470	5.00	\$155	\$297.35	2005 Bayliner - Boat
Volvo		\$32,918	5.00	\$329	\$632.73	2996 Kenworth
Duke Credit Union		\$0	5.00	\$0	\$0.00	Cross-Collateral
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Duke Credit Union - 910	7	\$13,139	5.00	\$131	\$252.55	2005 Acura RL
CarMax - 910	10	\$15,982	5.00	\$107	\$307.20	2005 Chevrolet F-150
	N/A	\$0	5.00	\$0	\$0.00	
BOA - 1st DOT	1	\$19,934	5.00	\$199	\$383.16	House, Land & Escrow
GMAC - 2nd DOT		\$35,831	5.00	\$358	\$688.72	House, Land & Escrow

ATTORNEY FEE (Up and paid)

Law Offices of John T. Orcutt, P.C. \$2,800

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 2,715 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 1.10 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

↑ = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Citi
PO Box 22060
Tempe, AZ 85285-2060

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
Post Office Box 15028
Wilmington, DE 19850-5028

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Bank of America
FL9-600-02-26
PO Box 45224
Jacksonville, FL 32232-5224

Direct Rewards
Post Office Box 5241
Carol Stream, IL 60197-5241

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bank of America Home Loans
Post office Box 5170
Simi Valley, CA 93062-5170

Duke Federal Credit Union **
2200 West Main Street
Suite L 100
Durham, NC 27705

Experian
P.O. Box 2002
Allen, TX 75013-2002

Brian T. Mitchell
2931 Springsweet Lane
Apt. 28
Raleigh, NC 27612

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Capital One Bank**
Post Office Box 30285
Salt Lake City, UT 84130-0285

GEMB/CCONE
Post Office Box 103104
Roswell, GA 30076

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Carmax Auto Finace
P.O. Box 3174
Milwaukee, WI 53201-3174

GEMB/JCP
Post Office Box 103104
Roswell, GA 30076

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

GEMB/Lowe's
Post Office Box 103104
Roswell, GA 30076

GMAC Mortgage
ATTN: Customer Service
Post Office Box 780
Waterloo, IA 50704-0780

Wells Fargo Dealer Services, Inc
Attn: Correspondence
MAC T9017-026
PO Box 168048
Irving, TX 75016-8048

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Juniper Card Services
PO Box 8802
Wilmington, DE 19899-8802

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

SLM Financial **
300 Continental Drive, 1 South
Newark, DE 19713

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Volvo Finance
Post Office Box 851077
Richardson, TX 75085-1077